

Fill in this information to identify the case:

Debtor 1	Mary Louise Tamayo
Debtor 2 (Spouse, if filing)	Jose Luis Tamayo
United States Bankruptcy Court for the:	Northern
Case number	15-10430 DM
District of	California (State)

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S Bank Trust National Association as Trustee of the Igloo Series III Trust

Court claim no. (if known):
5

Last 4 digits of any number you use to identify the debtor's account: 4 7 3 8

Property address: 8880 Donald St.
Number Street

Graton, CA 95444
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10 / 01 / 2020
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ / _____ / _____
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

XX /s/ Adam Thursby
Signature

Date 10 / 07 / 2020

Print Adam Thursby
First Name Middle Name Last Name Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.
Number Street

Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidottiberger.com

Erica Loftis, Esq. (SBN 259286)
Adam P. Thursby, Esq. (SBN 318465)
GHIDOTTI | BERGER LLP
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
bknotifications@ghidottiberger.com

Attorney for Secured Creditor
U.S Bank Trust National Association as Trustee of the Igloo Series III Trust

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SANTA ROSA DIVISION

In Re:) CASE NO.: 15-10430 DM

Mary Louise Tamayo,) CHAPTER 13

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Judge: Dennis Montali

CERTIFICATE OF SERVICE

1 On October 7, 2020, I served the foregoing documents described as Response to
2 Notice of Final Cure on the following individuals by electronic means through the Court's
2 ECF program:

3 COUNSEL FOR DEBTORS

4 Robert Bialkin admin@bialkin.com

5 TRUSTEE

6 David Burchard TESTECF@burchardtrustee.com

7 US TRUSTEE

8 US Trustee USTPRegion17.SF.ECF@usdoj.gov

9
10 I declare under penalty of perjury under the laws of the United States of America that
the foregoing is true and correct.

11 /s/ Brandy Carroll
Brandy Carroll

12
13 On October 7, 2020, I served the foregoing documents described as Response to
Notice of Final Cure on the following individuals by depositing true copies thereof in the
14 United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid,
15 addressed as follows:

16 DEBTORS

17 Mary Louise Tamayo
8880 Donald St.
18 Graton, CA 95444

19 Jose Luis Tamayo
8880 Donald St.
20 Graton, CA 95444

21 I declare under penalty of perjury under the laws of the United States of
22 America that the foregoing is true and correct.

23 /s/ Brandy Carroll
Brandy Carroll